

March 7, 2009

United States Bankruptcy Court  
Southern District of New York  
One Bowling Green  
New York, NY 10004-2301

Honorable Judge Robert D. Drain,

On April 1, 2002, I, Cathy L. Wilder, received a Total & Permanent Disability Retirement and Benefits award from Delphi Automotive, Kokomo. This award was initiated after two years of oversight by 5<sup>th</sup> District Congressman Steve Buyer, Senior Outreach Coordinator Beverly Hopkins, and Internal Medicine Specialist Robert W. Palmer, M.D. This committee found Delphi Automotive noncompliant to Federal Disability Labor Law and enforced this T&PD Retirement award to secure permanent benefits inclusive to pension, extended disability, medical, dental, vision, extended care coverage, accidental death, and life insurance on my behalf.

I have complied to requirements pursuant to Social Security through application, denials, and appeals and was awarded Notice of Decision-Fully Favorable April 29, 2004, Honorable Administrative Law Judge Robert E. Hanson presiding.

Please consider the intention and effort of the above named committee to uphold Delphi Automotive's responsibility to continue my supplemental health care coverage. Recovery from hardship due to the loss of these administered benefits is nonexistent.

Enclosed please find supporting documents for your review. All files concerning this matter were forwarded by Congressman Steve Buyer to Senator Richard Lugar and placed in archive.

Respectfully,

*Cathy L. Wilder*

Cathy L. Wilder  
1305 S. Washington St. (residence)  
Kokomo, IN 46902  
P.O. Box 2002 (mailing)  
Kokomo, IN 46904-2002

20 July 2006

U.S. Bankruptcy Court  
Southern District of New York  
Delphi Corporation Claims  
Bowling Green Station  
P.O. Box 5058  
New York, NY 10274-5058

This Proof of Claim supports my Total & Permanent Disability Pension and Extended Disability Benefit. Award letters are enclosed.

Thank you for your consideration,

Cathy L. Wilder

## Pension Administration Center

### **Retirement Elections and Facts Sheet** **(REFS)** **Salaried Retirement Program**

April 11, 2002

Dear **Cathy L Wilder:**

You have been approved for a Total and Permanent Disability (T&PD) retirement under the Delphi Retirement Program for Salaried Employees (the Program). See the Employee Data section on the next page for the date on which your retirement will become effective. As a result of your approval, the Pension Administration Center (PAC) is pleased to provide you with your **Retirement Elections and Facts Sheet (REFS)** which details information regarding your retirement benefits. Some sections have been pre-marked for you, and others require you to mark your selections.

If you do not return the completed REFS to the PAC within 60 days from the date of this letter, we will assume that you have elected not to retire at this time and have effectively withdrawn your T&PD application. This may impact your Extended Disability Benefits. If you should elect to retire in the future, you must reapply and be determined to be eligible under the terms and provisions of the Delphi Salaried Retirement program at that time.

For an explanation of your retirement benefits, options and how to complete your REFS, please refer to the enclosed booklet: "Understanding Your Retirement Elections and Facts Sheet". This booklet has been designed to follow your REFS.

Please pay particular attention to the section of the REFS booklet entitled DOCUMENTS, which identifies information you must return with the REFS. Without proper documentation, the PAC will be unable to process your retirement. Please make a copy of the REFS for your personal records before returning it to the PAC. A pre-addressed return envelope has been provided for your convenience.

If you make any changes or corrections to the pre-marked selections, please contact the PAC at **1-800-659-2000** for an updated REFS.

Once the Pension Administration Center (PAC) receives your signed forms, your retirement will be approved for monthly payment. If you provide additional information that would change your gross (before taxes) benefit by more than \$2.00, an updated REFS will be sent to you for your authorization signature. Generally, if your completed forms are received by the first of the month prior to the retirement date, your first benefit check will be dated the first of the month in which you retire. **Due to Federal guidelines, your paperwork cannot be signed or accepted more than 90 days prior to your retirement date.** For example, if your retirement date is July 1, your paperwork cannot be dated or received by the PAC earlier than April 1. Packages that do not meet this guideline will be regenerated and sent to you.

Sincerely,

Pension Administration Center

Cathy L Wilder

SSN: 307-68-0290

Employee Information		Retirement Dates
<b>Cathy L Wilder</b> <b>1305 S Washington St</b> <b>Kokomo, IN 46902-6352</b>		Social Security Number:
Home Number:	(765)457-1843	Date of Birth:
Work Number:		CISCO:
		Division: DES KOKOMO

Employee Information		Retirement Dates
<b>Retirement Date:</b>	<b>04/01/2002</b>	Equivalent Monthly Pay: \$ <b>N/A</b>
<b>Retirement Type:</b>	<b>TOTAL AND PERMANENT DISABILITY</b>	Average Monthly Salary: \$ <b>4525.00</b>
		Basic Benefit Rate: \$ <b>45.25</b>
		Supplement Level: \$ <b>N/A</b>
<b>Benefit Class Code:</b>	<b>D</b>	Interim Rate: \$ <b>N/A</b>
		Temporary Rate: \$ <b>N/A</b>
 <b>Credited Service:</b>		
<b>Part A:</b>	<b>12 yr 09 mo</b>	Prior to 07/77: <b>0.00</b>
<b>Part B:</b>	<b>12 yr 09 mo</b>	07/77 - 10/79: <b>0.00</b>
		10/79 and later: <b>298.91</b>
 <b>Part B Contributions:</b>		

Cathy L Wilder

SSN: 307-68-0290

<u>Monthly Benefit Amounts</u>		Refer to Backside Page 6	
<b>Reduction Factors:</b>			
	Age Reduction Factor:	0.00 %	
	Survivor Coverage Cost Factor:	0.00 %	
	Benefit at age 44 07 mos	Benefit at age 62 01 mos	
		<u>04/01/2002</u>	<u>10/01/2019</u>
<b>Basic Benefit (unreduced):</b>		<b>576.94</b>	<b>576.94</b>
	Age Reduction Amount:	- 0.00	
	Survivor Coverage Cost:	- <u>0.00</u>	<u>0.00</u>
	SUB TOTAL:	<b>576.94</b>	<b>576.94</b>
<b>Early Retirement Supplement:</b>		N/A	
<b>Interim Supplement:</b>		N/A	
<b>Temporary Benefit:</b>		N/A	
<b>Part B Benefits</b>			
	Primary (unreduced)	24.90	24.90
	Age Reduction Amount:	0.00	0.00
	Survivor Coverage Cost:	<u>0.00</u>	<u>0.00</u>
	SUB TOTAL:	<b>24.90</b>	<b>24.90</b>
	Supplementary (unreduced)	N/A	N/A
	Age Reduction Amount:	N/A	N/A
	Survivor Coverage Cost:	<u>N/A</u>	<u>N/A</u>
	SUB TOTAL:	N/A	N/A
<b>TOTAL BENEFITS</b>	\$ 601.84	\$ 601.84	

\* The above benefits may be reduced by taxes and/or any elected deductions.

NOTE: If you enroll in Medicare Part B, you may be eligible for a Special Benefit reimbursement at age 65. The Special Benefit amount is subject to change.

**Due to receipt of Sickness and Accident benefits through 04/11/2002, your initial monthly benefits have been reduced by \$211.16.**

*AP10*

NATIONAL BENEFIT CENTER  
INTEGRATED DISABILITY ACTIVITY

CATHY WILDER  
1305 S WASHINGTON ST  
KOKOMO, IN 46902-6352

SS No.:  
Claim No.:  
Cisco Code:

Date: 04/10/02

**RE: Extended Disability Benefits**

We have completed our review of your claim for Extended Disability Benefits (EDB). Your EDB claim has been approved with an effective date of 04/12/02.

During your period of disability, you were covered under the Delphi Automotive Systems Corporation Life and Disability Benefits Program. The Life and Disability Benefits Program is provided by Delphi Automotive Systems Corporation under the provisions of a self-funded Employee Welfare Benefit Plan as described in the Employee Retirement Income Security Act (ERISA). Metropolitan Life is the claims administrator of the Disability Benefits Program.

The Delphi Life and Disability Benefits Program provides that Extended Disability Benefits coverage shall be provided while an employee is covered for Sickness and Accident Benefits.

An employee who is covered for Sickness and Accident Benefits and who, at the date of expiration of the maximum number of weeks for which such employee is entitled to receive Sickness and Accident Benefits and during a continuous period of disability thereafter, is totally disabled shall receive monthly Extended Disability Benefits.

The amount of Sickness and Accident and Extended Disability Benefits shall be set forth in the Schedule of Benefits.

The Delphi Life and Disability Benefits Program provides that the monthly amount of Extended Disability Benefit is reduced by an amount equal to the monthly equivalent of the total of the following benefits for which the person receiving Extended Disability Benefits is eligible:

- All benefits under any pension plan or retirement program then in effect to which the Corporation or any of its subsidiaries has contributed

- Lost time benefits under Workers Compensation Laws or other laws providing benefits for occupational injury or disease, including lump-sum settlements, but excluding specific allowances for loss, or 100% loss of use, of a body member or permanent partial disability payments for a work-related disability unrelated to the disability for which benefits under this plan are payable, and excluding benefits for total disability due to pneumoconiosis, as defined on September 21, 1973, under the Federal Black Lung Benefits Act of 1972 for which the person receiving Extended Disability Benefits is eligible
- Disability or Old-Age Insurance Benefits (Primary Insurance Amount only) to which the person is entitled under the Federal Social Security Act or any future legislation providing similar benefits, except old-age benefits reduced because of the age at which received
- Benefits under any state or federal law providing benefits for working time lost because of disability

To determine the amount by which Extended Disability Benefits are reduced, the monthly equivalent of benefits paid on a weekly basis is computed by multiplying the weekly benefit rate by 4.33.

A check for benefits payable for the period from 04/12/02 through 04/30/02 was recently, or will be mailed to you from the check-printing center in the amount of \$1283.77.

Your monthly EDB base benefit is \$2027.00. Therefore, if your current monthly deductions remain the same, your gross monthly EDB will be \$2027.00.

Your current monthly deductions are as follows:

- Workers Compensation Benefits in the weekly amount of . The monthly equivalent of Workers Compensation Benefits is .
- Social Security Disability Insurance Benefits in the amount of .
- Total and Permanent Disability (TPD) Pension Benefits in the amount of .
- Pension Benefits in the amount of .

**To avoid an overpayment of your S&A benefits or EDB, please contact this office immediately if you receive a T&PD or SSDIB award.**

Federal, State and/or Local Income Tax Withholding is required. Please see enclosure.

You may appeal this decision by sending a written request to Metropolitan Life, Litigation and Appeals, P. O. Box 5164, Southfield, Michigan, 48037-5164, within 180 days of the date you receive this letter. Please include in your appeal letter the reason(s) you believe your claim was improperly denied, and submit any additional comments, documents, records or other information relating to your claim that you deem appropriate for us to give your appeal consideration. Upon request, MetLife will provide you with a copy of the documents, records, or other information we have that are relevant to your claim. The Program provisions are generally outlined in the Summary Plan Description, *Your Benefits!*, which has been provided to you by your employer.



## SOCIAL SECURITY ADMINISTRATION

Refer To: 307-68-0290

Office of Hearings and Appeals  
151 North Delaware Street, Suite 300  
Indianapolis, Indiana 46204-2542

Date: APR 29 2004

Cathy L. Wilder  
1305 S. Washington Street  
Kokomo, IN 46902

### NOTICE OF DECISION – FULLY FAVORABLE

I have made the enclosed decision in your case. Please read this notice and the decision carefully.

#### This Decision is Fully Favorable To You

Another office will process the decision and send you a letter about your benefits. Your local Social Security office or another may first ask you for more information. If you do not hear anything for 60 days, contact your local office.

#### The Appeals Council May Review The Decision On Its Own

The Appeals Council may decide to review my decision even though you do not ask it to do so. To do that, the Council must mail you a notice about its review within 60 days from the date shown above. Review at the Council's own motion could make the decision less favorable or unfavorable to you.

#### If You Disagree With The Decision

If you believe my decision is not fully favorable to you, or if you disagree with it for any reason, you may file an appeal with the Appeals Council.

#### How To File An Appeal

To file an appeal you or your representative, if you choose to appoint one, must request the Appeals Council to review the decision. You must make the request in writing. You may use our Request for Review form, HA-520, or write a letter.

You may file your request at any local Social Security office or a hearing office. You may also mail your request right to the Appeals Council, Office of Hearings and Appeals, 5107 Leesburg Pike, Falls Church, VA 22041-3255. Please put the Social Security number shown above on any appeal you file.

Cathy L. Wilder (307-68-0290)

Page 2 of 2

### **Time To File An Appeal**

To file an appeal, you must file your request for review within 60 days from the date you get this notice.

The Appeals Council assumes you got the notice 5 days after the date shown above unless you show you did not get it within the 5-day period. The Council will dismiss a late request unless you show you had a good reason for not filing it on time.

### **Time To Submit New Evidence**

You should submit any new evidence you wish to the Appeals Council to consider with your request for review.

### **How An Appeal Works**

Our regulations state the rules the Appeals Council applies to decide when and how to review a case. These rules appear in the Code of Federal Regulations, Title 20, Chapter III, Part 404, Subpart J.

If you file an appeal, the Council will consider all of my decision, even the parts with which you agree. The Council may review your case for any reason. It will review your case if one of the reasons for review listed in our regulations exists. Section 404.970 of the regulations lists these reasons.

Requesting review places the entire record of your case before the Council. Review can make any part of my decision more or less favorable or unfavorable to you.

On review, the Council may itself consider the issues and decide your case. The Council may also send it back to an Administrative Law Judge for a new decision.

### **If No Appeal And No Appeals Council Review**

If you do not appeal and the Council does not review my decision on its own motion, you will not have a right to court review. My decision will be a final decision that can be changed only under special rules.

Cathy L. Wilder (307-68-0290)

Page 3 of 3

**If You Have Any Questions**

If you have any questions, you may call, write or visit any Social Security office. If you visit an office, please bring this notice and decision with you. The telephone number of the local office that serves your area is (800) 772-1213. Its address is 3115 South Webster, Kokomo, IN 46902.

Robert E. Hanson  
Administrative Law Judge

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## CITY & STATE

### HONORABLE MENTION

ROBERT W. PALMER, M.D.

#### Doctor delivers food, friendship

Meals on Wheels recipients benefit from retired physician's experience, humor.

By Rob Schneider  
rob.schneider@indystar.com  
January 3, 2005

Within a minute of stepping into the woman's apartment, Dr. Robert Palmer realized she couldn't see very well and wasn't surprised when she mentioned she is diabetic and has heart trouble.

After practicing medicine for nearly 50 years, he can quickly size up a person's condition just by looking at them.

On this day, though, he's not a doctor seeing patients but a volunteer with Meals on Wheels Inc. His first stop was at the apartment of Beverly Wheatley, 68, who lives in the Irvington area.

She values the Meals on Wheels program because the service means she doesn't have to turn on her stove -- and that way, "I don't set the place on fire," she said, laughing.

Wheatley is one of 450 folks who count on the program to deliver two meals a day -- largely thanks to private donations and 1,400 volunteers such as Palmer.

Throughout his visit, Palmer pointed out the positive when a problem was discussed. Wheatley noted that her parents did not have the medical problems she does, including the loss of a kidney, to which Palmer



Besides delivering meals, Dr. Robert Palmer is taking on a new role as a medical adviser for the agency. The 83-year-old retired doctor said he's too busy living life to slow down. -- Matt Detrich / The Star

#### MEALS ON WHEELS

Meals on Wheels delivers two meals to 450 clients a day. There is no age or disability requirement to participate. Some clients depend upon the service for long-term help and others on a temporary basis as they recover from a hospital stay or illness. Food for the meals is prepared in kitchens of 17 hospitals and health care centers under the supervision of registered dietitians. The agency depends primarily upon private donations to operate and charges \$5 a day for a hot and cold meal. Financial assistance is available to those who need it. For more information, call (317) 633-6325.

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Yes  
 No  
**VOTE**

responded, "You're lucky you are still here."

Palmer mentioned that not many people name their children Beverly anymore. Wheatley agreed, and added, "I wouldn't either," drawing a laugh from the doctor.

"A sense of humor will save your life," Palmer offered.

At 83, Palmer could be enjoying a lazy morning on a beautiful day but sitting still is not how he approaches life. "I'm busy every day of the week," Palmer said. "I'm just grateful for being alive."

A poor boy from Minnesota, Palmer never expected to become a doctor -- or a bomber pilot. But that's just how his life has worked out.

His experience as a B-24 pilot in World War II changed his outlook on life, Palmer said.

"I thought if I can go from being nothing to a squadron commander, I can be anything. So I went to medical school."

On a visit to see a former co-pilot in 1948, he stopped by the University of Rochester medical school in New York. He met a man in the hallway, who showed him around the school, Palmer said. He told the man he thought the university was a wonderful place but doubted he could ever win admission. "He said, 'You are in. I'm the dean,'" Palmer recalled.

Palmer later moved to Indianapolis where he served as chief resident at Methodist Hospital in the 1950s and then set up an office near Community Hospital East. He is married and has four sons, three of whom are doctors. The fourth is a computer expert.

After hearing his patients praise the Meals on Wheels agency, Palmer decided to volunteer when he retired two years ago. Just recently, Palmer agreed to serve as a volunteer staff physician, writing temporary diet orders. The agency requires clients to have a doctor's prescription outlining the types of food they should have before they can receive meals.

Volunteers ensure clients receive two meals a day, one hot and one cold, said Barbara Morris, executive director of the agency that has served more than 5.2 million meals since it opened in 1971. All of the agency's meals are prepared by hospitals or health care facilities.

Oftentimes, volunteers are the first line of defense for them, making sure they are fine, she noted. "So many lives have been saved because volunteers call and say, 'Mrs. Smith doesn't look right today,'" Morris said. Staff members then call a relative or 911.

Palmer delivers twice a month and serves as a substitute for other drivers if needed.

"I just do everything I can do," Palmer said of his volunteer activities.

"If you can do a little bit of good in the world, you are way ahead of the game."

**Call Star reporter Rob Schneider at (317) 444-6278.**

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Email this Print this Post message Send letter to editor Reprint Info

**Delco Electronics**

**From:** Danyele J Vogus/DELCO  
**Date:** 04/23/97 05:10:06 PM  
**Subject:** Kudos for effort--Cathy Wilder

**Delco Electronics**

**From:** Vincent M Wenos/DELCO  
**Date:** 04/23/97 02:54:19 PM  
**Subject:** Kudos for effort--Cathy Wilder

Jim,

I would like to echo Danyele's remarks on Cathy's efforts in support of the '99 OnStar program. The complex tasks and tight timelines placed upon the entire '99 OnStar team require the type of responsiveness and attention to detail that Cathy continually exemplifies; please extend my thanks to Cathy for her dedication to the program.

Vince

**Delco Electronics**

**From:** Danyele J Vogus/DELCO  
**Date:** 04/23/97 01:52:22 PM EST  
**Subject:** Kudos for effort--Cathy Wilder

Jim,

As you know, I have been working with Cathy Wilder on the 99 OnStar program over the last few weeks. Our definition has been less than complete, yet we have succeeded, with her design effort, to meet our customer requirements. In a 3 day period, Cathy and I were able to deliver a preliminary outline drawing for packaging to OnStar. This could not have been achieved without the extra effort (and hours) Cathy has put forth towards the success of this program.

Cathy's efforts have been continuously supportive, proactive and informative. In my absence, due to a death in the family, she has made sound decisions and provided information to our customer in a more than timely basis, while still keeping me informed.

Her efforts continue to exceed our teams expectations. She is a valued member and voice of and on our team. Please extend our respect and thanks to Cathy from myself and the entire 99 OnStar team.

Regards,

---

Danyele J. Vogus

**Delco Electronics**

**From:** Danyele J Vogus/DELCO  
**Date:** 04/23/97 05:11:11 PM  
**Subject:** Re: Kudos for effort--Cathy Wilder

**Delco Electronics**

**From:** Scott B. Holanda/DELCO  
**Date:** 04/23/97 04:15:11 PM  
**Subject:** Re: Kudos for effort--Cathy Wilder

Jim, I would agree completely with Danyele's assessment of Cathy's performance as Vince and I have been involved (perhaps more than anyone wanted - HAI) in the design concepts Cathy developed. Seriously - Job well done!

**Delco Electronics**

**From:** Danyele J Vogus/DELCO  
**Date:** 04/23/97 01:52:22 PM  
**Subject:** Kudos for effort--Cathy Wilder

Jim,

As you know, I have been working with Cathy Wilder on the 99 OnStar program over the last few weeks. Our definition has been less than complete, yet we have succeeded, with her design effort, to meet our customer requirements. In a 3 day period, Cathy and I were able to deliver a preliminary outline drawing for packaging to OnStar. This could not have been achieved without the extra effort (and hours) Cathy has put forth towards the success of this program.

Cathy's efforts have been continuously supportive, proactive and informative. In my absence, due to a death in the family, she has made sound decisions and provided information to our customer in a more than timely basis, while still keeping me informed.

Her efforts continue to exceed our teams expectations. She is a valued member and voice of and on our team. Please extend our respect and thanks to Cathy from myself and the entire 99 OnStar team.

Regards,

---

**Danyele J. Vogus**  
Audio & Communications Systems  
Mechanical Project Engineer

Delco Electronics Corporation  
Mail Stop R301  
Kokomo, Indiana 46904-9005

## ***96 MY PONTIAC N/J SWC PROGRAM***

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### **ACHIEVEMENTS**

**57% CYCLE TIME REDUCTION**

**42% SAVINGS TOOL COSTS**

**46% REDUCTION DESIGN ENG. TIME**

**0% PLASTIC PART DEFECT @ PROTO BUILD**

**DELCO ELECTRONICS**

**ACS**

**STEERING WHEEL CONTROLS**

*T. FREEMAN*

## ACHIEVEMENTS

### PROGRAM TIMING

PRODUCT DESIGN, TOOL DESIGN, PARTS FROM PRODUCTION TOOLING

46 WEEKS NORMAL TIMING

20 WEEKS PONT. N/J

57% REDUCTION

### FIT & FUNCTION OF PLASTIC PARTS

NO RE-WORKS REQUIRED

FIRST PROTO BUILD & PML - EXCELLENT

### TOOLING SAVINGS

3 FAMILY TOOLS

MODEL SHOP PROGRAM QUOTE	\$75,000
AVERAGE OF 2 OTHER SHOPS	<u>\$208,000</u>
TOTAL	\$283,000

COST OF PROGRAM \$165,000

42% SAVINGS

### DESIGN TIME SAVINGS

26 WEEKS NORMAL TIMING

14 WEEKS PONT N/J

42% REDUCTION

DELCO ELECTRONICS

ACS

STEERING WHEEL CONTROLS

T. FREEMAN

July 29, 1991

Paul Allison:

Tim Mcashlan:

SUBJECT: 1994 BUICK - G STEERING WHEEL CONTROL DESIGN

This letter is to express my appreciation to certain members of the drafting organization for their contributions to the successful completion of 1994 Buick - G SWC design. I am pleased to report that preparations are underway to complete the first eighty development units to meet our schedule date of September 9, 1991.

My special thanks is to Cathy Wilder, who started with non symmetrical aluminum models and a rough two dimensional drawing of the unit. From this input, she constructed the SWC unit using Computervision and patience. The work entailed the hand scaling of curves and shapes from the drawing, and arranging the information into the final design. Working with an unusual concept in buttons (A bezel on two sides and a line-to-line interface on the third side), she formed the parts necessary to provide the SWC units.

The resulting product is a grouping of buttons, inserts, printed circuit boards, a retainer, a complicated housing, and a set of irregular shaped mounting brackets. In addition to the new parts, existing springs, switch actuators, and lamps were incorporated to complete the package.

Cathy's main challenge with this design was that there are no straight lines or constant radii (Other than holes and bosses) in any of the parts except the retainer and the bases of the mounting brackets. Also, using a data base from Inland, which contained the SIR centours, she was able to produce a symmetrical housing design that will mount on both sides. With the symmetry provided by the housing, only two button assemblies were needed, plus one retainer, to complete the basic unit.

In addition to her work at the CV terminal, Cathy interacted well with our customer (Inland Fisher Guide) and the four vendors who supplied the SWC parts: D&M Tool Corp., the mold maker; R. Olson Mfg. Co. Inc.; the bracket fabricator, Stature Machining Technologies, Inc.; the cubital parts supplier; and Bell Labs, who provided "plastic" mounting brackets made with the stereolithography process.

Other members of the organization who contributed to the design are, Todd Glentzer, Craig Pence, Becky Burke, Steve Netherton, Greg Wall, Rick Scott, Kerry Wingate, and Doug Mertz.

BU-G SWC Cont'd

2

Todd assigned layout designers to fill in where necessary, to help ensure that the project would meet scheduled completion dates. He also made arrangements to obtain data base information that matched with each vendor's format, and they were all different. Craig Pence helped by removing some draft interferences in the buttons and inserts (While Cathy was in school), to enable the D & M Tool Corp. to continue work and produce initial parts on the July 15, 1991 schedule date. In addition, he was the designer during the initial stages of the project, in late 1990. Becky Burk worked full time on the unit while Cathy was being trained on Unigraphics. Steve Netherton, who worked at the station next to Cathy, helped by discussing various ways of solving some of the project's design challenges. In addition, Pete Mohr's efforts were invaluable in helping prepare data in formats and on the correct media, for use by the four vendors.

In summary, I am very pleased with the SWC design that has resulted from the efforts of members of the drafting group, as well as the efforts of Product Team members. Realizing that further enhancements will be needed in preparation for production, I feel that necessary changes will be minimal as a result of the success of the current product. I would not hesitate to choose Cathy to perform the Unigraphics design work on future designs.

Sincerely,

*Lloyd Stern*

Lloyd Stern

Copy to: R. Bour  
T. Glentzer  
A. Oberlin  
M. Trizna

**Electronic Data Systems Corporation**

Elmer C. Burk  
Account Manager

TO: Cathy Wilder  
FROM: Elmer Burk *Ehew*  
DATE: December 12, 1991  
SUBJECT: Dan Eidem's Visit

---

On behalf of the EDS team supporting Delco Electronics, I would like to thank you for your assistance in making Dan Eidem's visit on December 5, 1991 a success. Dan was extremely impressed, not only with the information presented, but also with the professionalism exhibited in the presentations and demonstrations.

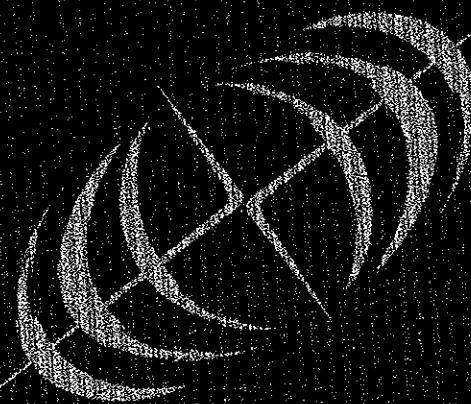
The support you, as a customer, extended to us is truly an example of what has built and is continuing to build a positive business relationship at Delco Electronics in Kokomo, Indiana.

Thanks again for your participation.

**DELPHI**  
Automotive Systems

# FOUNDATION FOR EXCELLENCE

A GUIDE TO REPRESENTING  
DELPHI WITH INTEGRITY



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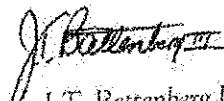
Dear Colleagues,

Delphi is establishing a culture based on the Principles and Absolutes of Excellence, a culture encompassing passion, creativity and common business processes. It is a culture that brings us together as a team, and makes each of us responsible for examining our own actions, to ensure that we represent Delphi with excellence.

Achieving our vision – to be recognized by our customers as their best supplier – can only be achieved through consideration, fairness and dignity in all that we do. Each of us represents the entire Delphi organization. As we conduct our business, we need to respect the people and environments in which we work.

Foundation for Excellence is our guide for employee conduct. I encourage you to read this document thoroughly, while keeping in mind that the guidelines cover a wide range of Delphi's business processes. It is important that we all understand them in order to support our fellow colleagues and our corporate vision. Following these policies and guidelines will help make Delphi an excellent company to work with, both for our customers and our employees.

Regards,

A handwritten signature in black ink, appearing to read "J.T. Battenberg III".

J.T. Battenberg III  
Chairman, CEO and President  
Delphi Automotive Systems

## *Personal Integrity*

**INTEGRITY** – We are dedicated to complying fully with the letter and spirit of the laws, regulations and ethical principles that govern us. We will protect all confidential information we receive from our customers or business partners.

Integrity begins with each of us – the judgments and decisions that we make as individuals.

How do we define personal integrity? First, it means exemplifying the Principles and Absolutes of Excellence in our own conduct and complying with Delphi policies, even when we may not agree with them. In a global enterprise, legitimate differences of opinion may arise as to the appropriateness of the corporate policies across worldwide operations.

While such differences are understandable, and can lead to a healthy discussion of choices, they do not excuse us from observing the existing policies. We are always welcome to voice our concerns and to request exceptions for special circumstances through appropriate leadership when warranted. It is important that we use our judgment not only to consider the precise meaning of our stated values or policies, but also the spirit and intended purpose of them as we make these choices.

Second, it means we have a responsibility to voice concerns when we believe Delphi or fellow employees are acting contrary to existing policies. Collectively, we are the corporation, and the actions of one individual can damage the reputation of all. When someone compromises the Principles of Excellence or policies, we should either inform them directly, or use other available channels to voice our concerns. The best option is usually to discuss the situation with a manager. Alternatively, we can bring our concerns to functional experts such as the

Legal Staff, Audit Staff, Security or Human Resources. We also have available the EthicsLine (888.679.8848) in many countries for employees who are uncomfortable discussing their concerns with their leadership.

### COMPLYING WITH THE LAW

In order to comply with the law, we must know the law. For many of us, this means we will need advice or training from experts to understand our responsibilities. Common sense, our conscience and good intentions are not always enough. At a minimum, we must learn enough about the laws that affect what we do to spot potential issues and then follow through to get answers about the right way to proceed.

Complying with the law requires more than knowledge, it requires action. This takes a high degree of cooperation and communication – the essential elements of teamwork. As a member of the team, if someone thinks some aspect of Delphi's business may be in violation of the law they should raise the issue with management or the Legal Staff.

The worst thing we can do is to ignore or try to cover up a potential problem and allow it to grow more severe over time.

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## *Excellence in the Workplace*

**TRUST IN RELATIONSHIPS** – We expect our people to build and maintain a foundation of trust and respect in everything we do.

### **MANAGING DIVERSITY**

Delphi values its diverse, dedicated global workforce that is committed to Excellence and a culture where individual strengths, combined with teamwork, are a recognized source of our mutual success. As a leader in automotive components, systems and modules, we draw on the unique background of each employee to offer new perspectives and solutions as we strive to be our customers' best supplier.

We believe that attracting and retaining qualified talent is vital to Delphi's continued success. Delphi has an ongoing commitment to diversity, equal opportunity, and non-discrimination. Opportunities are extended to qualified applicants and employees on a non-discriminatory basis. The organization is enriched through the representation of diverse experiences, backgrounds, ethnicity, lifestyles, cultural orientation and beliefs. Reasonable accommodations are made for the physically challenged and persons with disabilities.

Consistent with the above philosophy, Delphi is dedicated to creating a workplace environment that enables every team member to contribute fully. It is our policy to comply with applicable employment laws wherever we conduct business. It is every employee's responsibility to act in a manner that supports this policy and to maintain the workplace environment free from all discrimination, hostility and harassment, including sexual harassment.

Supervisors and managers are held accountable to prevent discrimination and to support equity in addressing employee concerns and/or complaints. Delphi will not tolerate behavior that is inconsistent with this policy and will take appropriate action to prevent such behavior from occurring.

Full support of the corporation's policy on diversity and equal opportunity along with the necessary efforts to ensure that all recruitment, employment, training, promotions and other personnel actions comply with these principles is essential. This policy reflects our belief that a capable and committed workforce perpetuates Delphi's creativity, innovation, growth and success.

#### **HEALTH & SAFETY POLICY**

Delphi is committed to protecting the health and safety of each employee as our overriding priority. We believe that all occupational injuries and illnesses are preventable. There will be no compromise of an individual's well-being in anything we do. The implementation of actions to help our employees realize a healthy, injury-free environment is a leadership responsibility. Continuing support of this effort is the responsibility of everyone. We will lead the Delphi team to ensure that we protect the well-being of every member.

#### **CONFLICTS OF INTEREST**

For us to help Delphi earn and maintain its reputation as a company that conducts business with the utmost integrity, we must avoid actions or relationships that might conflict or even appear to conflict with our job responsibilities or Delphi's interests.

A conflict of interest is an obligation to or relationship with any person or organization that competes or does

business with Delphi, that could affect an employee's judgment in fulfilling our responsibilities to Delphi to make business decisions solely in the best interests of the corporation and without regard to personal gain. A conflict of interest can arise when an employee benefits, or even appears to benefit, from a Delphi business arrangement. The appearance of a conflict can be just as damaging to reputations as an actual conflict of interest.

Examples of potential conflicts of interest include:

- Investing in a supplier, customer or competitor
- Accepting services or receiving payment from a supplier, customer or competitor
- Having close family members who work for suppliers, customers or competitors
- Working outside Delphi without department director approval

Occasionally conflicts of interest may arise through involvement in public service or charitable activities, such as holding public office or involvement in charitable organizations. Before accepting such responsibilities, we need to familiarize ourselves with the extent to which Delphi has interests or business affected by our involvement, and ensure that no corporate assets, including the Delphi name, are used or referred to in connection with such activities.

Outside employment can also create conflicts of interest. We are expected to devote our full time and attention to our work during regular business hours and for whatever additional time may be required.

Delphi expects all employees to disclose promptly any situation that could result in an actual or potential conflict of interest. If we are not sure the situation creates a

conflict, we should seek the help of our supervisor or Human Resources contact person.

#### **PROTECTING CORPORATE PROPERTY**

We have an obligation to safeguard corporate assets by ensuring they are properly maintained and used to further Delphi business interests. We should always consider whether our decision to use or commit a resource is in the best business interest of the corporation.

Business assets should not be used for personal reasons. However, situations may arise where infrequent and limited personal use is acceptable. When such situations arise, use sound judgment, common sense and discuss the issue with your manager if there are doubts about the appropriateness of the use.

#### **ACCURATE INFORMATION, RECORDS & COMMUNICATIONS**

Decisions are made based on the accuracy of information recorded at all levels of the organization. Inaccurate information can lead to poor decision making. Additionally, our customers, suppliers and government officials rely on us to be honest and provide accurate information on subjects ranging from our products and services to Delphi's financial performance and our environmental practices.

It is our responsibility to ensure that all information and records are maintained honestly and accurately, and that any errors are promptly recognized, communicated to appropriate management and corrected.

#### **RESPONDING TO LEGAL INVESTIGATIONS**

Despite our best efforts to comply with all applicable laws and regulations, there will always be matters of

interpretation. Litigation is a fact of life in societies governed by many laws that give a variety of authorities broad investigative powers.

Legal papers and investigations normally flow through established channels, but there may be occasions where inquiries and legal papers are received by other employees. If you should receive these types of papers in your capacity as a representative of Delphi, consult the Legal Staff immediately before submitting to an interview, answering questions about Delphi business, producing any documents or even responding to any requests made in connection with litigation or an investigation.

#### INFORMATION REQUESTS

Information is one of Delphi's most valuable assets in the competitive global marketplace for our products and services. We all share a responsibility to protect valuable Delphi information for our mutual benefit.

Delphi information includes all information related to our business, created or acquired using Delphi resources, regardless of the specific nature or form of the information. We will maintain confidentiality of customer information.

#### COMMUNICATING WITH THE MEDIA

We strive to maintain integrity in our relationships with the media and general public by providing clear and accurate communication. All Delphi divisions and regions have a designated Public Affairs or Communications function, which is responsible for communicating the Corporation's position on a range of issues.

If you are contacted by a member of the press, you should notify your manager and your division or regional

Communications department to ensure that the most appropriate person or team responds. Employees are generally not authorized to immediately respond to journalists. Responsible members of the media do not expect impromptu answers. As a general rule, even if a Delphi employee is the subject matter expert, media questions should be referred to the Delphi Communications or Corporate Affairs Staff.

#### **INTERNET/INTRANET USAGE**

Use of the intranet, as with other Delphi assets, should be limited to situations related to our work assignments. It is never acceptable to use Delphi equipment to access or create material that is illegal or inappropriate. If in doubt, ask your supervisor or the Information Systems & Services group.

#### **INTERNET CHAT ROOMS**

It is Delphi's policy not to respond to chat room rumor or speculation.

To maintain confidentiality of Delphi information, employees are not to respond to any inquiries or post any information on the Internet relative to Delphi unless specifically asked to do so by their supervisor and the response is cleared through Corporate Affairs and/or Legal.

## *Excellence in the Marketplace*

**CUSTOMER ENTHUSIASM** – Our customers' interests always come first. We are committed to products, services, business practices and an attitude that creates customer enthusiasm. This is the foundation of our security.

### **PRODUCT & SERVICE QUALITY**

It is our goal to be our customers' best supplier. We must be mindful of that goal at every phase of our relationship with customers – from the design of our products to the discussions we may have with them about service issues. We must passionately pursue customer satisfaction by being entrepreneurial, fast, less bureaucratic, customer focused, innovative and excellent in everything we do.

### **FAIR COMPETITION**

We believe in competing fairly because we all benefit from fair, free and open markets. We compete strictly on the merits of our products and services and make no attempts to restrain or limit trade.

Specifically:

- We never discuss such matters as prices, pricing strategies, product or marketing plans or terms of sale with competitors. Should a prohibited subject come up during a discussion or meeting, leave and inform leadership or the Legal Staff.
- We do not enter into agreements with our competitors concerning prices, production volumes, customers or sales territories.

- We do not link purchase of one product to another or compel suppliers to buy from us to retain their Delphi business.
- We do not disparage the products or services of a competitor.
- We collect competitive information through proper public or other lawful channels and do not use information that was obtained illegally or improperly by others, including through misrepresentation, invasion of property or privacy or coercion.

Not only is fair competition a matter of our own values, it is also a matter of law in most every country Delphi conducts business. Competition law requirements may exist in specific countries. Contact the Legal Staff for more information.

#### SUPPLIERS & FAIR TREATMENT

Our suppliers are valued partners in the success of our business. Our relationships with suppliers must be characterized by honesty and fairness. They are selected on the basis of quality, service, technology and price. Terms and conditions defining our relationship with suppliers are communicated during the request for quote process and agreements to such terms and conditions, or any acceptable modifications, are reached before work begins. Included in the standard terms and conditions are Delphi's policies regarding payment terms, confidentiality, the use of intellectual property and labor practice expectations.

### HONEST COMMUNICATIONS

Customers, suppliers, government agencies and communities depend on the honesty and accuracy of our communications. We are each responsible to communicate in a forthright and honest way, free of any misleading or inaccurate information. This includes not overcommitting on what we can deliver, and promptly informing affected parties when changes occur. When we make a mistake in what we have told someone, we must take prompt action to correct it.

### GIFTS, ENTERTAINMENT & GRATUITIES

Our policy on gifts, entertainment and gratuities is designed to reflect our values. We are charged with the responsibility to make decisions, based upon business considerations. The terms "suppliers" and "customers" in the policy below are used in the broadest possible sense. A supplier is any person or organization, inside or outside the Corporation, who furnishes goods or services to the Corporation. A customer is an individual or organization, inside or outside the Corporation, who receives goods and services.

### SOLICITING GIFTS OR FAVORS

Employees may not solicit, for personal reasons, any gifts or favors from an individual or an organization that does business with Delphi -- or one which seeks to do so. The size of the gift or favor is immaterial. Soliciting gifts or favors -- either directly or indirectly -- from customers, suppliers, potential customers or suppliers, is strictly prohibited. All conduct in this regard that creates even the appearance of impropriety must be avoided.

#### ACCEPTING GIFTS OR FAVORS

It is permissible to accept gifts or gratuities from a customer, supplier and/or a potential customer or supplier where they are freely offered, it's legal and a business-related purpose exists. Acceptance from that particular supplier or customer should be infrequent, and generally the value, not the cost, is less than \$50.00 (US\$). As a general guideline you should not accept anything that:

1. Compromises, or appears to compromise the integrity of the business relationship
2. Places you or others in an unsafe environment (e.g., alcohol-related activities)
3. Potentially embarrasses or damages your reputation or the reputation of the company

Specific questions should be discussed with your supervisor, the local Human Resources representative or the Legal Staff.

#### ACCEPTING INVITATION OF ENTERTAINMENT

Accepting an invitation of entertainment from customers, suppliers and potential customers or suppliers is permissible where the invitations are freely offered, and a business-related purpose exists. Acceptance from that particular supplier or customer should be infrequent and entertainment and meals should not be lavish. Employees are to be accompanied by the person or organization providing the entertainment. As a general guideline you should not accept an invitation of entertainment that:

- 1) compromises the integrity of the business relationship, or
- 2) places you or others in an unsafe or inappropriate environment (e.g., alcohol-related activities, adult entertainment clubs).

Specific questions should be discussed with your supervisor, the Human Resources representative or the Legal Staff.

#### CUSTOMER/SUPPLIER ENTERTAINMENT POLICIES

To the extent our customers and suppliers discourage or forbid the receiving of gifts, entertainment or other gratuities by their employees, Delphi employees are expected to know and respect those customer and supplier policies and practices.

#### OTHERS

Other important relationships that Delphi maintains can impact our business. Examples of this are our relationships with governmental officials, unions and union representatives.

Gifts, entertainment, or other gratuities should never be provided to a governmental official without first getting approval from a senior officer responsible for Delphi operations in the particular country or region involved. Due to the complexity of relevant laws and regulations, and varying cultural and ethical norms, any decision to provide a gift, entertainment or gratuity, including meals, to a government official should be discussed with the Legal Staff.

Similarly, it may be illegal to provide a gift, entertainment, or other gratuity to a union or union official in the United States or other countries. Do not hesitate to obtain advice from the Human Resource or Legal Staffs before providing a gift, entertainment or other gratuity to a union or union official.

## *Excellence in Society & Our Communities*

**RESPONSIBILITY TO SOCIETY** – We hold ourselves accountable to the highest standards of conduct relative to our broadest corporate responsibilities to society as a whole. We will strive to build and maintain effective relationships with the communities and institutions with which we interact.

### **AVOIDING IMPROPER PAYMENTS**

We believe in promoting good governance and the fair and impartial administration of laws. It is, therefore, strictly prohibited to give anything of value directly or indirectly to a government official in order to influence his or her judgment in the performance of official duties.

In addition, as a United States-incorporated company, bribery payments by any Delphi employee or agent to foreign officials are illegal under the U.S. Foreign Corrupt Practices Act (FCPA). Under FCPA, Delphi is accountable for the actions of its employees, including non-United States citizens and employees of non-U.S. based subsidiaries and agents throughout the world. Similar legislation is being enacted in many countries, including France, Germany and Japan, as part of a global effort to combat corruption and bribery. There are circumstances where facilitating payments may be appropriate, but those situations must be discussed with the Legal Staff prior to any action being taken. Any questions as to whether a gift or payment would be considered improper under our guidelines or national laws must be discussed with the Legal Staff.

## IMPORT/EXPORT CONTROLS

We must abide by special laws and regulations that apply to the export of products and technical data. All employees who are involved with exports have an obligation to become familiar with the regulations and procedures that apply in their location. We must also comply with anti-boycott and international embargo regulations in all locations where we do business.

## DELPHI INSIDER TRADING POLICY

As employees of Delphi, it is illegal to trade Delphi securities on the basis of material inside information. Inside information is information that is known inside Delphi but is not known to the general investing public. It is sometimes called "non-public information." "Material" information is that which a reasonable investor would consider important in a decision to buy, hold or sell Delphi's stock. If the information could change the price of Delphi's stock, it is material.

Some examples of information, whether positive or negative, that are material include:

- Earnings and dividend amounts
- Projections of future earnings or losses
- Pending labor negotiations or disputes, including possible strikes
- Pending or proposed mergers, acquisitions or tender offers
- Significant sales of assets or the disposition of a subsidiary
- Changes in dividend policies, the offering of additional securities or a stock split
- Changes in top management

- Significant new products or technological advances
- Significant changes in production schedules or product planning
- The gain or loss of a substantial customer or contract, or extraordinary borrowing, changes in debt ratings or impending bankruptcy or liquidity problems.

Every manager is responsible to see that any employee who could learn of material inside information is aware of the complete Delphi Insider Trading Policy and implications of the policy.

The complete Delphi Insider Trading Policy is posted on Delphi's Intranet, Apollo. For questions about Insider Trading, please contact the Delphi Legal Staff, in particular, the Assistant General Counsel – Corporate and Securities.

#### CORPORATE CITIZENSHIP

Delphi Automotive Systems strives to achieve an effective global philanthropic program that supports our business objectives while helping society, particularly in the communities in which we reside. Delphi's three-pronged approach to corporate citizenship includes:

**The Delphi Foundation** – The umbrella for our philanthropy effort is our self-funding Foundation. Its priority is education, primarily in the areas of science and technology.

**Delphi Community Relations** – As a corporate citizen in numerous communities around the world, this effort seeks to ensure the presence of the Delphi brand in our local communities in such a way that our company is viewed as a "neighbor of choice." The priority also is largely educational in focus, but contributions are tailored to local needs and priorities as well.

**Delphi Volunteers** - A philosophy aimed at enabling and inspiring our employees to give to the community in the way they tell us is most meaningful through the provision of personal time and talent.

Overall, Delphi targets educational opportunities and support systems aimed at helping young people reach their full potential. Special – though not exclusive – consideration is given to educational programs focused on science and technology. Primary consideration is given to requests that:

- Link to Delphi's business vision and mission
- Are innovative in approach
- Demonstrate an ability to measure effectiveness
- Are customer-driven
- Are global programs that encourage international reach and involvement
- Clearly articulate the benefits to Delphi and its local communities.

#### **ENVIRONMENTAL PRINCIPLES**

As a responsible corporate citizen, Delphi Automotive Systems is dedicated to protecting human health, natural resources and the global environment. This dedication reaches further than compliance with the law to encompass the integration of sound environmental practices in our business decisions.

The following environmental principles provide guidance to Delphi Automotive Systems personnel worldwide in the conduct of their daily business practices.

- We are committed to actions to restore and preserve the environment

- We are committed to reducing waste and pollutants, conserving resources and recycling materials at every stage of the product life cycle.
- We will continue to participate actively in educating the public regarding environmental conservation.
- We will continue to pursue vigorously the development and implementation of technologies for minimizing pollutant emissions.
- We will continue to work with all governmental entities for the development of technically sound and financially responsible environmental laws and regulations.
- We will continually assess the impact of our plants and products on the environment and the communities in which we live and operate, with a goal of continuous improvement.

## *The Delphi Principles*

**Customer Enthusiasm** – Our customers' interests always come first. We are committed to products, services, business practices and an attitude that creates customer enthusiasm. This is the foundation of our security.

**Trust in Relationships** – We expect our people to build and maintain a foundation of trust and respect in everything they do.

**Integrity** – We are dedicated to complying fully with the letter and spirit of the laws, regulations and ethical principles that govern us. We will protect all confidential information we receive from our customers or business partners.

**Responsibility to Society** – We hold ourselves accountable to the highest standards of conduct relative to our broadest corporate responsibilities to society as a whole. We will strive to build and maintain effective relationships with the communities and institutions with which we interact.

### **Dedication to EXCELLENCE** –

We are determined to achieve EXCELLENCE in everything we do. Our future success depends on uncompromising adherence to our vision and the absolutes of EXCELLENCE.

For more information about Excellence visit Apollo,  
Delphi's employee home page, at  
<http://apollo.delphiauto.com/excellence/>.

*"We are what  
we repeatedly  
do. Excellence  
then, is not an  
act, but a habit."*

→ Aristotle

**DELPHI**  
Automotive Systems

Driving  
Tomorrow's  
Technology